

BRYAN ADAMS & SHEILA HARRIS-ADAMS  
11 LINDEN AVENUE  
MERCHANTVILLE, NJ 08109

**OFFICE OF THE CHAPTER 13 STANDING TRUSTEE**

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)**

In Re:

BRYAN A. ADAMS  
SHEILA K. HARRIS-ADAMS

Debtor(s).

Proceedings in Chapter 13

Case No.: 22-16468-ABA

**TRUSTEE'S STATEMENT PURSUANT  
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and  
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 14, 2022

ICB: KES  
via first class mail:

BRYAN A. ADAMS  
SHEILA K. HARRIS-ADAMS

Respectfully submitted,

/s/ ISABEL C. BALBOA  
ISABEL C. BALBOA  
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)

IN RE:

Bryan A. Adams and  
Sheila K. Harris-Adams

Debtor(s).

Proceedings in Chapter 13

Case Number: 22-16468

(ABA) JNP)

CERTIFICATION OF DEBTOR  
FOR DISSOLUTION OF A BUSINESS  
WITHIN THE LAST TWO (2) YEARSI, Sheila K. Harris Adams

being duly sworn, upon my oath state:

1. I had an ownership interest in the business known as Vigener Business Solutions LLC.
2. I operated the business at 11 Linden Ave, Merchantville NJ 08109.
3. I operated this business as a (sole proprietorship, LLC, LLP, Partnership, Corp. or Franchise).
4. I started this business on mm/dd/yyyy about February 2017.
5. I ended this business on mm/dd/yyyy stopped operating this business in early August 2021.
6. I had an ownership interest of 100 %.
7. I (dissolved or canceled or sold) the business.
8. I (have or have not) complied with all Federal and State requirements regarding the closure of this business. Business has not yet been dissolved. I am unsure if I may have to try to re-start the business
9. I had bank accounts in the following financial institutions which were utilized for my business operations (include Paypal & online accounts):

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
<u>TD</u>	<u>checking</u>	

10. I (have or have not) closed these accounts with the bank.
11. I (have or have not) filed final business tax returns with the Internal Revenue Service and State of New Jersey or any other state or commonwealth for all the prior tax years, for which I/the business were required to file a return. I file a schedule C on my personal return to show income & expense
12. At the time of closing, the value of my business assets, including tools, equipment, inventory, and accounts totaled \$ 200. ext'd.
13. At the time of closing, I had business obligations which totaled \$ -0-.

14. In support of this certification and as required by ~~Page 4 of 4~~ Standing Trustee, I provide the following attached documents (attached):

NA

- ☐ Verification of dissolution of the business from the Internal Revenue Service and/or State of New Jersey or any other state or commonwealth;
- ☒ Last two (2) filed Federal Tax Returns, with all supporting schedules and statements; and
- ☒ Bank statements for six (6) months ending the month prior to filing OR verification that all business accounts have been closed.

sent  
To be  
sent  
through my attorney

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: \_\_\_\_\_

/s/ \_\_\_\_\_

Debtor

Date: 9/8/22

/s/ Elizabeth K. Herzig-Adams

Co-Debtor